

Information to identify the case:

Debtor 1	<u>Janit Williams</u>	Social Security number or ITIN	xxx-xx-4352
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	16-12298-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Janit Williams

11/15/21

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Janit Williams
Debtor

Case No. 16-12298-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 15, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2021:

Recip ID	Recipient Name and Address
db	+ Janit Williams, 211 Lawrence Street, Paterson, NJ 07501-1130
aty	Dionne L. Wade, 1301 Main Street, 2 Floor, Clifton, NJ 07011
515989560	+ Capital Acceptance Corp, 2424 Kennedy Street, NE, Minneapolis, MN 55413-2806
515989563	City Of Paterson, City Hall Revenue Collection Division, Paterson, NJ 07505
515989564	+ Jefferson Loan Co, Inc, 42 Fairview Terr, #E, Paramus, NJ 07652-2733
515989566	+ Out Fast Bail Bonds, 516 Broadway, Paterson, NJ 07514-2835
516222531	+ U.S. Bank National Association, as Trustee, succesor, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9096

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 15 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 15 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515989559	+ EDI: BANKAMER.COM	Nov 16 2021 01:28:00	Bank Of America, NA, 450 American Street, #SV416, Attention: Bankruptcy Department, Simi Valley, CA 93065-6285
515989561	+ EDI: CAPITALONE.COM	Nov 16 2021 01:28:00	Capital One Bank (USA) NA, P.O. Box 30281, Salt Lake City, UT 84130-0281
515989562	EDI: JPMORGANCHASE	Nov 16 2021 01:28:00	Chase BP Private Label, P.O. Box 15928, Wilmington, DE 19850
515989565	EDI: PHINAMERI.COM	Nov 16 2021 01:28:00	Long Beach Acceptance Corp, 1 Mack Center Drive, Ste 2, Paramus, NJ 07652
515989567	+ EDI: VERIZONCOMB.COM	Nov 16 2021 01:28:00	Verizon, P.O. Box 4830, Trenton, NJ 08650-4830
515989568	+ EDI: WFNNB.COM	Nov 16 2021 01:28:00	Wells Fargo / The Avenue, P.O. Box 182789, Columbus, OH 43218-2789

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-2

User: admin

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Date Rcvd: Nov 15, 2021

Form ID: 3180W

Total Noticed: 15

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Dionne L. Wade	on behalf of Debtor Janit Williams dionnewade@optonline.net
Marie-Ann Greenberg	magecf@magtrustee.com

TOTAL: 3